Cluster and Satellite Offfices of Banks

2922. SHRI BALRAJ PASSI:
SHRIMATI MAHENDRA KUMARI:
SHRIMATI RITA VERMA:
SHRIMATI KRISHNENDRA KAUR (DEEPA):
SHRIMATI DIPIKA H. TOPIWALA:

Will the Minister of FINANCE be pleased to state:

(a) the number of Cluster and Satellite Offices of the public sector banks opened during 1990-91 and 1991-92 in rural areas in each Stae; and

(b) the amount of assistance given through these offices during the above period, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (b). Reserve Bank of India has reported that during 1990-91 and 1991-92 the Public Sector Banks have not opened any cluster/satellite offices. With the adoption of Service Area Approach to rural lending and allocation of a number of 15 to 25 villages per branch, the role of cluster or satellite office has minimised as the concerned branch can directly reach its clientele.

Credit-Deposit Ratio of Nationalised Banks in Karnataka

2923. SHRI S. B. SIDNAL: Will the Minister of FINANCE be pleased to state:

(a) whether the Government of Karnataka has submitted any representation for increasing the credit deposit ratio of the nationalised banks in the State:

(b) if so, the details thereof; and

(c) the Government's reaction thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). The problem of regional imbalances in the deploymen of bank credit in various states is in the knowledge of Government and Reserve Bank of India (RBI). A statement giving Statewise Credit Deposit Ratio of the commercial banks is attached. It will be seen that C:D Ratio for the State of Karnataka has been considerably higher than the All India average. Suggestions are received by the Government and RBI from he states from time to time at various levels for larger deployment of resources mobilised by the banks locally. The credit deployment in a particular area depends on various factors like economic activities, entrepreneurship, availability of raw materials and other infrastructural facilities, investment opportunities and also law and order situation in that area. However, RBI has advised the banks to ensure tha wide regional disparities amongst arious states in credit deployment is reduced and steps are taken to increase the flow of credit to all productive and identified viable proposals in different areas.

STATEMENT

State/Union Territory	*March 1990 CDR (%)*	*March 1991 CDR (%)*
1	*2*	*3*
Northern Region	54.8	63.6